

Case Study: How Digital-Only Atom Bank Has Integrated the Contact Centre Into Their App

Stewart Bromley is the Chief Operating Officer (COO) of financial services company Atom Bank. Atom is the UK's first bank designed specifically for digital, offering easy and convenient banking, along with unique and engaging ways to manage money. As a digital-only bank, they were facing the additional challenge of integrating the contact centre into the app, while still ensuring they provide at least the same – if not better – customer service than organisations in the traditional banking industry. In this case study, Stewart outlines how they tackled this challenge and how they're planning to grow the customer service strategy in the future.

Atom is built as a self-service bank. And there isn't anything quite like it. So customers can literally join the bank, register by themselves, open accounts, close accounts – everything in between – without any human intervention. They can do it completely electronically via the mobile app. And they can do this within about five to six minutes.

So there is no need, in theory, to contact anybody. However, should customers have any issues with the technology and they want support, then Atom Bank will offer customer support 24/7, 365 days a year. There is a contact centre where customers can receive banking support such as a transaction dispute or stolen card, but the main reason for the contact centre is for technical support. The contact centre is located in in-house as it's located in Atom's head office in Durham, UK.

How the Contact Centre in the App Works

If you look at other banking solutions, most people do not give you any support from within the app. They may have some app functionality but if you get stuck, you leave the app and have to call the contact centre completely separate. Atom Bank has done the exact opposite and customers stay in the app. They currently have chat support within the app and are launching video and voice support within the next few months.



Stewart Bromley is the Chief Operator Officer of Atom Bank.

Stewart, who graduated from Warwick University, has over 28 years international blue chip corporate experience, within automotive, mobile telecommunications and finance sectors.

He spent 6 years at first direct and HSBC, where he went on to create the first Digital Centre of Excellence for HSBC Group globally. He was accountable for all aspects of Digital for the HSBC Retail businesses in the UK, and for digital design & delivery for HSBC brands across Europe. Stewart has led digital projects since the mid 90s, and ran a mobile services hot-house team in 2000. His experience spans leading technology, people, change and digital throughout his career.

At Atom, Stewart is the Chief Operating Officer, which encompasses Customer Operations, Intermediary Management, Customer Experience, Business Change, App Design & Development and the end to end programme delivery of the bank. Atom aims to be the first fully fledged digital bank in the UK, with a mission to change banking for good, permanently for the better for customers.

As customers never leave the app, when they connect to the contact centre on chat today the customer service representative already knows who the customer is and they don't have to re-authenticate. To be able to give customers a much better level of support, they also know things like what device they're on, so the contact centre can give contextual support.

And when they will introduce voice in the app, they will show the real-time service levels so customers will know instantaneously if there's a queue or wait time to get support, or whether they can go straight through. And they can choose the channel of contact in that moment, so it's a totally up to the customer.

The other part of support base Atom offers is self-help. They use an artificial intelligence system behind the scenes, Agent IQ from a company called WDS (Wireless Data Assistance), which allows customers to type in any question they want, and the system will recognise the language and give the highest possible solution to the question. And when someone phones up the contact centre or chats with them, they use the same system. So it constantly trains the system to get to the best answers quickest.

The way it works in the app is that the customer can start a chat with a bot and if halfway through an agent becomes available, the customer is informed and can switch for an agent who takes over the conversation and sees the transcript of what the customer has already done. No one else is using this capability like Atom is using it, so it's a differentiator.

Another difference is that Atom uses biometrics as a way to log in. From their research, face biometrics has been the real winner with customers. You take almost like a selfie and within a couple of seconds you're logged in. And people love it. Customers don't have to remember passwords or usernames or anything like that and Stewart says there's an awful lot of positive feedback around the facial biometrics capabilities.

Another thing is that the app is all built on 3D animation, so it doesn't look like any other banking app. There are no menus or traffic navigation, it's all 3D and every piece of animation is clickable. It takes customers off to either more information or to different data.

The Challenge of a Digital Contact Centre

For all third party providers Atom works with it is a requirement that they can provision their service through APIs. That is a limitation because some people don't do it. The Atom app is completely native and the interface and the span of the interface is something that they control the apps in. Atom writes all programmes and therefore don't want to use third party presentation-layer solutions. They just want their APIs to get to the data.

In terms of functionality for Android and for iOS they have everything they want, but issue is that even some of those providers don't yet provision APIs for Windows apps. So Atom is working with a number of those vendors to fill that gap because they do want to do Windows as well down the line. The Windows mobile penetration in the UK is very low, about 2 per cent of the market but they will also provide the app on Windows desktops, and that's where it makes a difference. They won't ever do any web-based functionality – for security reasons – but they will provision our app on the desktop. And for that to work they need those Windows APIs sorted.

While this is definitely a challenge now, they're working through it with a number

of our current vendors with the aim to have it solved by the end of the year.

The Future of Atom's Digital Contact Centre

Atom's plan is to release a new functionality every month, and every month there'll be enhancements for the existing capabilities. So, for example, they have got chat inside the app today but it's quite a basic chat system; customers would initiate a chat and get a feed of responses.

In one of the next release after this one, customers will see the icon of the agent they're actually speaking to. It's little touches like that which on every release make the contact centre experience more functional and engaging.

There are a lots of things coming but the core construct of the customer support are chat and voice, video, self-help for the intelligent system, and the ability to see service levels real-time.

The Key Learnings From Atom's Journey

Having a contact centre integrated into an app is the way forward, Stewart says. Other organisations, regardless of sector, are going to have to offer very similar features as they move forward. The idea of having to come away from the app to get support and then having to go back to the app is old school. Stewart believes they're setting the standard that everyone will follow.

Other organisations wanting to follow suit will have to make sure they have that seamless integration and they're thinking about it from a customer viewpoint if it's an app-based self-service model. They have to align the right support strategies to go with that and think strategically how that's going to work.

Customer service leaders can't underestimate the amount of training and education they have to provide employees either, Stewart warns. They are your frontline and every single time someone needs support it's a moment of truth, and it can't be taken for granted. So organisations have to make sure they're hiring people that love the brand, are on the brand, represent the brand, and are able to give that world-class customer service at every touch.

This case study is part of the in-depth report: [How to Deliver an Exceptional Customer Service With Your Contact Centre](#). [Download the full report here.](#)